

Information to identify the case:			
Debtor 1	Jill M. Usenicnik		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23334-CMB			
Social Security number or ITIN xxx-xx-7518			
EIN ---			
Social Security number or ITIN ----			
EIN ---			
Date case filed for chapter 13			9/7/16

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jill M. Usenicnik	
2. All other names used in the last 8 years		
3. Address	240 W. Allegheny Blvd. Imperial, PA 15126	
4. Debtor's attorney Name and address	Jeffrey T. Morris Elliott & Davis PC 425 First Ave. First Floor Pittsburgh, PA 15219	Contact phone 412-434-4911 ext. 34
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 10/4/16

The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.
Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.

For more information, see page 2

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jill M. Usenicnik
 Debtor

Case No. 16-23334-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 309I

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Oct 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2016.

db #+Jill M. Usenicnik, 240 W. Allegheny Blvd., Imperial, PA 15126-9775
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1900
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14285533 +AAA Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
 14285537 +Creditech, 50 North 7th St., Bangor, PA 18013-1791
 14294711 +MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 14285542 +Midland Funding, 2365 Northside Dr., Suite 30, San Diego, CA 92108-2709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: morris@elliott-davis.com Oct 05 2016 02:13:52 Jeffrey T. Morris,
 Elliott & Davis PC, 425 First Ave., First Floor, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 05 2016 02:14:31 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Oct 05 2016 02:14:37
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr EDI: RECOVERYCORP.COM Oct 05 2016 01:48:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14285534 EDI: CAPITALONE.COM Oct 05 2016 01:48:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14285535 +E-mail/Text: bankruptcy@cavps.com Oct 05 2016 02:14:55 Cavalry Port,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
 14285538 EDI: RCSFNBMARIN.COM Oct 05 2016 01:48:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 14285536 +EDI: CREDPROT.COM Oct 05 2016 01:48:00 Credit Protection Association,
 1 Galleria Tower, Suite 2100, 13355 Noel Road, Dallas, TX 75240-6837
 14285539 EDI: HY11.COM Oct 05 2016 01:48:00 Hyundai Motor Finance Co., 10550 Talbert Ave.,
 Fountain Valley CA 92708-6031
 14285540 EDI: JEFFERSONCAP.COM Oct 05 2016 01:48:00 Jefferson Capital System, 16 McClelland Road,
 St. Cloud, MN 56303
 14285541 EDI: CBSKOHL.S.COM Oct 05 2016 01:48:00 Kohls/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 14285555 EDI: RECOVERYCORP.COM Oct 05 2016 01:48:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Wells Fargo Bank, N.A., as Trustee, on behalf of t
 14285532 In Re: Jill M.Usenicnik; No. 16-23334
 14285531 MAILING MATRIX

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 309I

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Total Noticed: 20

Date Rcvd: Oct 04, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2016 at the address(es) listed below:

Jeffrey T. Morris on behalf of Debtor Jill M. Usenicnik morris@elliott-davis.com,
jsdm4morris@juno.com
Joshua I. Goldman on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf of the
registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed
Certificates, Series 2005-FFH1 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5